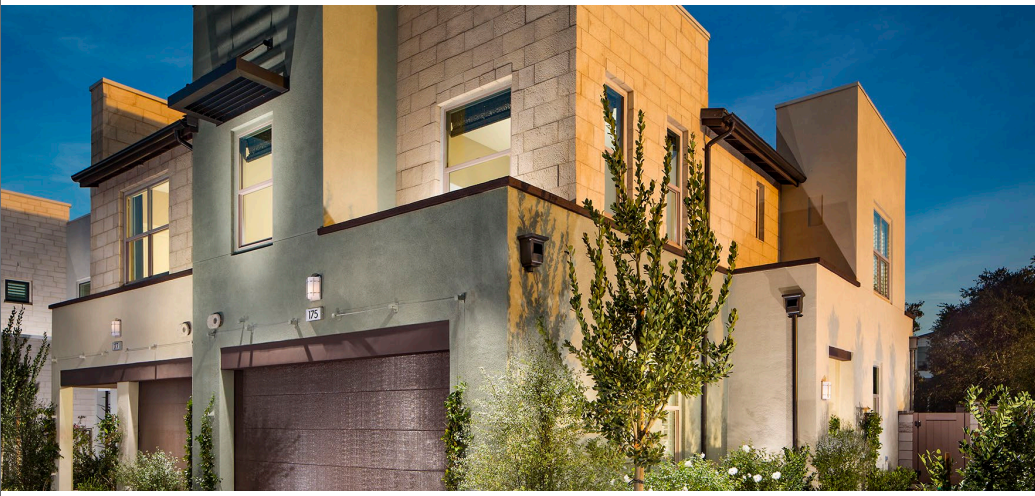




# Ownership is closer than you think

For first-time buyers, evaluating between renting and owning a residence can be challenging. Did you know that you can buy a new home in Cobalt at Esencia for as little as \$3,371.65 a month? That payment includes all your property taxes, interest rates, and HOA costs. In some cases, that monthly payment is more affordable than local rental costs and you own it!

	20% Down	10% Down	5% Down
Azure Sales Price	\$526,494	\$526,494	\$526,494
Total Estimated Monthly Payment: Principle, Interest & Secondary Costs (Property Taxes, PMI, HOA, Homeowner's Insurance)	\$3,371.65	\$3,764.75	\$3,954.50
Down Payment	\$105,298	\$52,649	\$26,324
Loan Amount	\$421,195	\$473,791	\$500,169
Interest Rate	4.750% Rate 4.811% APR	4.750% Rate 4.970% APR	4.750% Rate 5.080% APR
Principle & Interest	\$2,197.16	\$2,471.80	\$2,609.12
PMI (If Applicable)	N/A	\$118.46	\$170.89
Property Taxes	\$877.49	\$877.49	\$877.49
Homeowner's Insurance	\$50(EST)	\$50(EST)	\$50(EST)
HOA	\$247	\$247	\$247



## COBALT at ESENCIA

Cobalt at Esencia offers young families who desire more space and privacy the chance to live in a paired home within a modern duplex design. Cobalt, designed by Bassenian Lagoni features:

- Paired Homes
- 1,223 to 1,527 Square Feet
- 2 to 3 Bedrooms
- 2.5 Baths
- Open Great Room, Kitchen & Dining Area
- Private Back Patio
- Lofts on Select Plans
- Outdoor Living Spaces
- Private 1 to 2-Car Garages

## BENEFITS OF HOMEOWNERSHIP

### 1. Owning a Home is Seen as an Investment

Putting your money into a mortgage that you can get back when you sell is a great way to invest your hard-earned cash.

### 2. Chance to Build Equity & Credit

Owning a home is a great way to build credit which will help your financials overall.

### 3. Predictable Expenses

Unlike rent, a fixed-mortgage payment doesn't get more expensive over time.

### 4. It's Forced Savings

Part of your mortgage payment that goes to principal repayment isn't a cost. You're just paying yourself by building equity. As a forced monthly saving, it's a good discipline.

### 5. Mortgages are Cheap

These are the lowest rates on record. If inflation picks up, you won't see these mortgage rates again in your lifetime. And if deflation occurs, and rates fall further, you can refinance.

\*New Home makes no guarantee of present or future market conditions. The calculations above are for illustrative purposes only, contain estimates and do not necessarily reflect all potential real estate taxes, hazard insurance, mortgage insurance or special assessments. Actual loan interest rates and payments are based on multiple factors including market conditions, points, loan amount, loan-to-value, borrower's credit, property type and occupancy. This is not an offer to lend. Forecasts, projections and other predictive statements should never be relied upon. You should consult your own accounting, legal and tax advisors to evaluate the risks, consequences and suitability of any real estate transaction. Real estate market conditions involve risks, variables and uncertainties that may cause the real estate values to differ materially from geographic area, timeframes and product types.

All information, including prices, plans, options, features and terms, is subject to change without notice. All listings of square footage are estimates only. Square footage estimates may include space that is not useable for residential purposes. Size, number of utility closets and locations of windows, front entries and doors vary per elevation and homesite location. Buyer should rely on his or her own evaluation of useable area. Depictions of homes or other features are artist conceptions. The availability of certain options is subject to construction status and schedule. Plans to build out this neighborhood as proposed are subject to change without notice. Hardscape, landscape, upgraded features and other items shown may be decorator suggestions that are not included in the purchase price and availability may vary. All imagery is representational and does not depict specific building or future amenity details. Views vary per homesite location and no view is promised. Models or persons in photos do not reflect ethnic preferences and housing is open to all without regard to race, color, religion, sex, familial status, handicap or national origin. Not an offer or solicitation to sell real property. Offers to sell real property may only be made and accepted at the sales center for individual New Home communities. Copyright © 2018 The New Home Company Inc. All rights reserved. TNHC Realty and Construction Inc. BRE License #01870227





# Ownership is closer than you think

For first-time buyers, evaluating between renting and owning a residence can be challenging. Did you know that you can buy a new home in Cobalt at Esencia for as little as \$3,184\* a month? That payment includes all your property taxes, interest rates, and HOA costs. In some cases, that monthly payment is more affordable than local rental costs and you own it!

	20% Down	10% Down	5% Down
Azure Sales Price	\$526,494	\$526,494	\$526,494
Total Estimated Monthly Payment: Principle, Interest & Secondary Costs (Property Taxes, PMI, HOA, Homeowner's Insurance)	\$3,371.65	\$3,755.42	\$3,941.03
Down Payment	\$105,298	\$52,649	\$26,324
Loan Amount	\$421,195	\$473,791	\$500,169
Interest Rate	4.750% Rate 4.811% APR	4.750% Rate 4.970% APR	4.750% Rate 5.080% APR
Principle & Interest	\$2,197.16	\$2,471.80	\$2,609.12
PMI (If Applicable)	N/A	\$109.13	\$157.42
Property Taxes	\$877.49	\$877.49	\$877.49
Homeowner's Insurance	\$50(EST)	\$50(EST)	\$50(EST)
HOA	\$247	\$247	\$247